

Cancer is Carlow's leading cause of death and illness

-Irish Life pays out nearly €3 million in claims in Carlow during 2016-

- **€1.7 million paid out in Life Insurance to families of 23 people who died**
- **€1.2 million paid to 12 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Carlow**
- **The average age of death claims in Carlow was 63 years, and 52 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Carlow, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out almost €3 million to customers and their families in County Carlow who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €1.7 million for 23 Life Insurance claims in County Carlow and a further €1.2 million for 12 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Carlow, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Carlow was 63 years, while the average age of those with Specified Illness claims was 52 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Carlow protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
- €151,000 was paid to the family of a claimant in their 30s who died of lymphatic cancer just 11 months after starting a life insurance policy
- An example of an early Specified Illness claim paid was to a claimant in their 50s who had a heart attack within the first year of their cover starting and received a payment of €100,000.
- €225,000 in a Terminal Illness claim was paid to a claimant in their 50s who was diagnosed with throat cancer two years after their cover began

*Irish Life is leading life insurer based on annual market share (June 2016)

**Research carried out by RED C Research & Marketing Ltd. 1,475 adults aged 25-65 were interviewed online between 22nd December – 8th January 2017.

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About the claims data

Each year, Irish Life releases its annual claims statistics for its Retail business, which detail the types and size of claims made in a 12-month period in relation to Life Insurance claims, Accidental Death claims, Specified Illness Cover and Terminal Illness claims.

Life Insurance policies pay a lump sum to the estate of a policyholder in the event of their death.

Specified Illness Cover policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

Cancer is Cavan's leading cause of death and illness

-Irish Life pays out over €2 million in claims in Cavan during 2016-

- **€1.5 million paid out in Life Insurance to families of 27 people who died**
- **€552,000 paid to 10 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Cavan**
- **The average age of death claims in Cavan was 66 years, and 53 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Cavan, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out just over €2 million to customers and their families in County Cavan who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €1.5 million for 27 Life Insurance claims in County Cavan and a further €552,000 million for 10 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Cavan, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Cavan was 66 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Cavan protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

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Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

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Cancer is Clare's leading cause of death and illness

-Irish Life pays out almost €3 million in claims during 2016-

- **€1.7 million paid out in Life Insurance to families of 30 people who died**
- **€1.2 million paid to 21 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Clare**
- **The average age of death claims in Clare was 62 years, and 53 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Clare, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out almost €3 million to customers and their families in County Clare who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €1.7 million for 30 Life Insurance claims in County Clare and a further €1.2 million for 21 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Clare, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Clare was 62 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Clare protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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Cancer is Cork's leading cause of death and illness

-Irish Life pays out over €14 million in claims during 2016-

- **€9.3 million paid out in Life Insurance to families of 173 people who died**
- **€5.3 million paid to 88 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Cork**
- **The average age of death claims in Cork was 64 years, and 52 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Cork, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out over €14 million to customers and their families in County Cork who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €9.3 million for 173 Life Insurance claims in County Cork and a further €5.3 million for 88 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Cork, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Cork was 64 years, while the average age of those with Specified Illness claims was 52 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Cork protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

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Cancer is Donegal's leading cause of death and illness

-Irish Life pays out €3.5 million in claims during 2016-

- **€2.4 million paid out in Life Insurance to families of 32 people who died**
- **€1.1 million paid to 26 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Donegal**
- **The average age of death claims in Donegal was 64 years, and 53 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Donegal, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €3.5 million to customers and their families in County Donegal who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €2.4 million for 32 Life Insurance claims in County Donegal and a further €1.1 million for 26 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Donegal, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Donegal was 64 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Donegal protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

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Cancer is Dublin's leading cause of death and illness

-Irish Life pays out €55 million in claims during 2016-

- **€38 million paid out in Life Insurance to families of 572 people who died**
- **€17.8 million paid to 286 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Dublin**
- **The average age of death claims in Dublin was 64 years, and 51 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

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The analysis of the claims book shows that Irish Life paid €38 million for 572 Life Insurance claims in County Dublin and a further €17.8 million for 286 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Dublin, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Dublin was 64 years, while the average age of those with Specified Illness claims was 51 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Dublin protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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Cancer is Galway's leading cause of death and illness

-Irish Life pays out €7.5 million in claims during 2016-

- **€6.2 million paid out in Life Insurance to families of 91 people who died**
- **€1.4 million paid to 26 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Galway**
- **The average age of death claims in Galway was 66 years, and 54 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

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The analysis of the claims book shows that Irish Life paid €6.2 million for 91 Life Insurance claims in County Galway and a further €1.4 million for 26 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Galway, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Galway was 66 years, while the average age of those with Specified Illness claims was 54 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Galway protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
- €151,000 was paid to the family of a claimant in their 30s who died of lymphatic cancer just 11 months after starting a life insurance policy
- An example of an early Specified Illness claim paid was to a claimant in their 50s who had a heart attack within the first year of their cover starting and received a payment of €100,000.
- €225,000 in a Terminal Illness claim was paid to a claimant in their 50s who was diagnosed with throat cancer two years after their cover began

*Irish Life is leading life insurer based on annual market share (June 2016)

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Life Insurance policies pay a lump sum to the estate of a policyholder in the event of their death.

Specified Illness Cover policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

Cancer is Kerry's leading cause of death and illness

-Irish Life pays out €6 million in claims during 2016-

- **€4.6 million paid out in Life Insurance to families of 54 people who died**
- **€1.4 million paid to 17 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Kerry**
- **The average age of death claims in Kerry was 61 years, and 49 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Kerry, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €6 million to customers and their families in County Kerry who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €4.6 million for 54 Life Insurance claims in County Kerry and a further €1.4 million for 17 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Kerry, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Kerry was 61 years, while the average age of those with Specified Illness claims was 49 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Kerry protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
- €151,000 was paid to the family of a claimant in their 30s who died of lymphatic cancer just 11 months after starting a life insurance policy
- An example of an early Specified Illness claim paid was to a claimant in their 50s who had a heart attack within the first year of their cover starting and received a payment of €100,000.
- €225,000 in a Terminal Illness claim was paid to a claimant in their 50s who was diagnosed with throat cancer two years after their cover began

*Irish Life is leading life insurer based on annual market share (June 2016)

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Cancer is Kildare's leading cause of death and illness

-Irish Life pays out €6.5 million in claims during 2016-

- **€3.7 million paid out in Life Insurance to families of 55 people who died**
- **€2.8 million paid to 39 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Kildare**
- **The average age of death claims in Kildare was 62 years, and 54 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Kildare, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €6.5 million to customers and their families in County Kildare who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €3.7 million for 55 Life Insurance claims in County Kildare and a further €2.8 million for 39 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Kildare, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Kildare was 62 years, while the average age of those with Specified Illness claims was 54 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Kildare protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
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Specified Illness Cover policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

Cancer is Kilkenny's leading cause of death and illness

-Irish Life pays out €2 million in claims during 2016-

- **€1.4 million paid out in Life Insurance to families of 28 people who died**
- **€583,000 paid to 13 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Kilkenny**
- **The average age of death claims in Kilkenny was 65 years, and 54 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Kilkenny, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €2 million to customers and their families in County Kilkenny who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €1.4 million for 28 Life Insurance claims in County Kilkenny and a further €583,000 for 13 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Kildare, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Kilkenny was 65 years, while the average age of those with Specified Illness claims was 54 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Kilkenny protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
- €151,000 was paid to the family of a claimant in their 30s who died of lymphatic cancer just 11 months after starting a life insurance policy
- An example of an early Specified Illness claim paid was to a claimant in their 50s who had a heart attack within the first year of their cover starting and received a payment of €100,000.
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Life Insurance policies pay a lump sum to the estate of a policyholder in the event of their death.

Specified Illness Cover policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

Cancer is Laois' leading cause of death and illness

-Irish Life pays out €1.3 million in claims during 2016-

- **€614,000 paid out in Life Insurance to families of 17 people who died**
- **€713,000 paid to 16 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Laois**
- **The average age of death claims in Laois was 71 years, and 53 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Laois, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €1.3 million to customers and their families in County Laois who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €614,000 for 17 Life Insurance claims in County Laois and a further €713,000 for 16 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Laois, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Laois was 71 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Laois protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
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Cancer is Leitrim's leading cause of death and illness

-Irish Life pays out almost €1 million in claims during 2016-

- **€828,000 paid out in Life Insurance to families of 15 people who died**
- **€109,000 paid to 3 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and heart related conditions to Specified illness claims in Leitrim**
- **The average age of death claims in Leitrim was 64 years, and 53 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Leitrim, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out almost €1 million to customers and their families in County Leitrim who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €828,000 for 15 Life Insurance claims in County Leitrim and a further €109,000 for 3 Specified Illness claims. Cancer was once again the main cause of Life Insurance claims in Leitrim, and heart related conditions were the main cause of specified illness claims.

In 2016, the average age of Life Insurance claims in Leitrim was 64 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Leitrim protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

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Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

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Cancer is Limerick's leading cause of death and illness

-Irish Life pays out over €5 million in claims during 2016-

- **€2.7 million paid out in Life Insurance to families of 56 people who died**
- **€2.5 million paid to 36 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Limerick**
- **The average age of death claims in Limerick was 68 years, and 54 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Limerick, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out over €5 million to customers and their families in County Limerick who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €2.7 million for 56 Life Insurance claims in County Limerick and a further €2.5 million for 36 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Limerick, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Limerick was 68 years, while the average age of those with Specified Illness claims was 54 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Limerick protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
- €151,000 was paid to the family of a claimant in their 30s who died of lymphatic cancer just 11 months after starting a life insurance policy
- An example of an early Specified Illness claim paid was to a claimant in their 50s who had a heart attack within the first year of their cover starting and received a payment of €100,000.
- €225,000 in a Terminal Illness claim was paid to a claimant in their 50s who was diagnosed with throat cancer two years after their cover began

*Irish Life is leading life insurer based on annual market share (June 2016)

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Life Insurance policies pay a lump sum to the estate of a policyholder in the event of their death.

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Cancer is Longford's leading cause of death and illness

-Irish Life pays out €3 million in claims during 2016-

- **€2.6 million paid out in Life Insurance to families of 20 people who died**
- **€486,000 paid to 14 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Longford**
- **The average age of death claims in Longford was 57 years, and 49 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Longford, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €3 million to customers and their families in County Longford who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €2.6 million for 20 Life Insurance claims in County Longford and a further €486,000 for 14 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Longford, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Longford was 57 years, while the average age of those with Specified Illness claims was 49 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Longford protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

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Cancer is Louth's leading cause of death and illness

-Irish Life pays out over €5 million in claims during 2016-

- **€3.3 million paid out in Life Insurance to families of 47 people who died**
- **€2 million paid to 28 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Louth**
- **The average age of death claims in Louth was 64 years, and 46 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Louth, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out over €5 million to customers and their families in County Louth who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €3.3 million for 47 Life Insurance claims in County Louth and a further €2 million for 28 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Louth, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Louth was 64 years, while the average age of those with Specified Illness claims was 46 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Louth protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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Cancer is Mayo's leading cause of death and illness

-Irish Life pays out €3 million in claims during 2016-

- **€2.6 million paid out in Life Insurance to families of 38 people who died**
- **€480,000 paid to 10 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Mayo**
- **The average age of death claims in Mayo was 64 years, and 53 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Mayo according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €3 million to customers and their families in County Mayo who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €2.6 million for 38 Life Insurance claims in County Mayo and a further €480,000 for 10 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Mayo, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Mayo was 64 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Mayo protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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Examples of Irish Life Claims Paid in 2016

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Cancer is Meath's leading cause of death and illness

-Irish Life pays out almost €8 million in claims during 2016-

- **€5.4 million paid out in Life Insurance to families of 82 people who died**
- **€2.4 million paid to 34 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Meath**
- **The average age of death claims in Meath was 61 years, and 53 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Meath according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out almost €8 million to customers and their families in County Meath who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €5.4 million for 82 Life Insurance claims in County Meath and a further €2.4 million for 34 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Meath, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Meath was 61 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Meath protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

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Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

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- An example of an early Specified Illness claim paid was to a claimant in their 50s who had a heart attack within the first year of their cover starting and received a payment of €100,000.
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Cancer is Monaghan's leading cause of death and illness

-Irish Life pays out almost €2 million in claims during 2016-

- **€1 million paid out in Life Insurance to families of 20 people who died**
- **€847,000 paid to 12 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Monaghan**
- **The average age of death claims in Monaghan was 69 years, and 53 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Monaghan according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out almost €2 million to customers and their families in County Monaghan who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €1 million for 20 Life Insurance claims in County Monaghan and a further €847,000 for 12 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Monaghan, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Monaghan was 69 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Monaghan protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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Cancer is Offaly's leading cause of death and illness

-Irish Life pays out over €2 million in claims during 2016-

- **€1.5 million paid out in Life Insurance to families of 25 people who died**
- **€890,000 paid to 14 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Offaly**
- **The average age of death claims in Offaly was 59 years, and 58 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Offaly according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out over €2 million to customers and their families in County Offaly who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €1.5 million for 25 Life Insurance claims in County Offaly and a further €890,000 for 14 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Offaly, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Offaly was 59 years, while the average age of those with Specified Illness claims was 58 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Offaly protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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- €225,000 in a Terminal Illness claim was paid to a claimant in their 50s who was diagnosed with throat cancer two years after their cover began

*Irish Life is leading life insurer based on annual market share (June 2016)

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Life Insurance policies pay a lump sum to the estate of a policyholder in the event of their death.

Specified Illness Cover policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

Cancer is Roscommon's leading cause of death and illness

-Irish Life pays out €1.5 million in claims during 2016-

- **€1 million paid out in Life Insurance to families of 19 people who died**
- **€588,000 paid to 9 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Roscommon**
- **The average age of death claims in Roscommon was 62 years, and 59 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Roscommon according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €1.5 million to customers and their families in County Roscommon who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €1 million for 19 Life Insurance claims in County Roscommon and a further €588,000 for 9 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Roscommon, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Roscommon was 62 years, while the average age of those with Specified Illness claims was 59 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Roscommon protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
- €151,000 was paid to the family of a claimant in their 30s who died of lymphatic cancer just 11 months after starting a life insurance policy
- An example of an early Specified Illness claim paid was to a claimant in their 50s who had a heart attack within the first year of their cover starting and received a payment of €100,000.
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*Irish Life is leading life insurer based on annual market share (June 2016)

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Cancer is Sligo's leading cause of death and illness

-Irish Life pays out over €2 million in claims during 2016-

- **€1.7 million paid out in Life Insurance to families of 23 people who died**
- **€468,000 paid to 7 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Sligo**
- **The average age of death claims in Sligo was 63 years, and 52 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Sligo according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out over €2 million to customers and their families in County Sligo who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €1.7 million for 23 Life Insurance claims in County Sligo and a further €468,000 for 7 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Sligo, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Sligo was 63 years, while the average age of those with Specified Illness claims was 52 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Sligo protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
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Cancer is Tipperary's leading cause of death and illness

-Irish Life pays out €7 million in claims during 2016-

- **€5 million paid out in Life Insurance to families of 64 people who died**
- **€2 million paid to 40 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Tipperary**
- **The average age of death claims in Tipperary was 66 years, and 56 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Tipperary according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €7 million to customers and their families in County Tipperary who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €5 million for 64 Life Insurance claims in County Tipperary and a further €2 million for 40 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Tipperary, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Tipperary was 66 years, while the average age of those with Specified Illness claims was 56 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Tipperary protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
- €151,000 was paid to the family of a claimant in their 30s who died of lymphatic cancer just 11 months after starting a life insurance policy
- An example of an early Specified Illness claim paid was to a claimant in their 50s who had a heart attack within the first year of their cover starting and received a payment of €100,000.
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Cancer is Waterford's leading cause of death and illness

-Irish Life pays out €4.5 million in claims during 2016-

- **€3.7 million paid out in Life Insurance to families of 52 people who died**
- **€850,000 paid to 19 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Waterford**
- **The average age of death claims in Waterford was 66 years, and 50 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Waterford according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out €4.5 million to customers and their families in County Waterford who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid €3.7 million for 52 Life Insurance claims in County Waterford and a further €850,000 for 19 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Waterford, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Waterford was 66 years, while the average age of those with Specified Illness claims was 50 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Waterford protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
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Cancer is Westmeath's leading cause of death and illness

-Irish Life pays out over €4 million in claims during 2016-

- **€2.1 million paid out in Life Insurance to families of 25 people who died**
- **€2.2 million paid to 17 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Westmeath**
- **The average age of death claims in Westmeath was 59 years, and 49 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Westmeath according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out over €4 million to customers and their families in County Westmeath who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid over €2.1 million for 25 Life Insurance claims in County Westmeath and a further €2.2 million for 17 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Westmeath, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Westmeath was 59 years, while the average age of those with Specified Illness claims was 49 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Westmeath protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

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Cancer is Wexford's leading cause of death and illness

-Irish Life pays out over €7 million in claims during 2016-

- **€5.4 million paid out in Life Insurance to families of 51 people who died**
- **€1.8 million paid to 32 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Wexford**
- **The average age of death claims in Wexford was 62 years, and 55 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Wexford according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out over €7 million to customers and their families in County Wexford who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid over €5.4 million for 51 Life Insurance claims in County Wexford and a further €1.8 million for 32 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Wexford, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Wexford was 62 years, while the average age of those with Specified Illness claims was 55 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Wexford protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

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Specified Illness Cover policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

Cancer is Wicklow's leading cause of death and illness

-Irish Life pays out over €4 million in claims during 2016-

- **€3 million paid out in Life Insurance to families of 47 people who died**
- **€1.3 million paid to 24 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified illness claims in Wicklow**
- **The average age of death claims in Wicklow was 64 years, and 51 for Specified Illness claims**
- **Overall, half of women died from cancer in Ireland, compared to 41% of men – heart related conditions found as a more common cause of death or illness for men than women**

XX February, 2017 – Cancer remains the main cause of death and illness in Wicklow according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report for its retail business confirming that it paid out over €4 million to customers and their families in County Wicklow who were affected by illness and death during 2016. These figures are part of a national report which provides a unique insight into the health of the people of Ireland, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €171 million to 2,600 customers and their families affected by illness and death during 2016.

The analysis of the claims book shows that Irish Life paid over €3 million for 47 Life Insurance claims in County Wicklow and a further €1.3 million for 24 Specified Illness claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims in Wicklow, followed by heart related conditions as the second biggest cause of claims.

In 2016, the average age of Life Insurance claims in Wicklow was 64 years, while the average age of those with Specified Illness claims was 51 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented on the analysis of the data; "None of us can predict the future, however our 2016 report highlights how important it is that the people of Wicklow protect themselves against any financial difficulties caused by unexpected illness or death. This is shown by the fact that accidents were the second biggest cause of life insurance claims for people under 40 years, while nearly 40% of our Specified Illness claims were for people under 50 years, which are startling figures."

Duffy added; "When we look at how young many of our claimants are, it's worrying that a third of parents still say they've no life insurance at all. However, this seems to be changing, as Irish Life's recent research carried out with RED C** found that over 200,000 parents intend to buy life insurance this year, that's over double the number when we last did this research in 2015."

Overall, the number of people dying from cancer in Ireland is continuing to rise, as the claims data showed that over half of women (51%) and 41% of men died from cancer, up from 48% and 39% respectively in 2015.

In relation to Specified Illness claims, understandably men and women claimed for different cancer related illnesses; Breast cancer was the main cancer for women, followed by lung cancer and colorectal cancer, while for men; prostate cancer was the main cancer, followed by colorectal and kidney cancers. Men made up 85% of Specified Illness claims for heart related conditions, highlighting another very significant gender difference.

Mr Duffy also confirmed that Irish Life paid 95% of all life insurance and specified illness claims it received last year, paying out over €3.4 million a week on average, and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. He also highlighted the speed of the claims service with 3 out of every 4 Specified Illness claims paid within four weeks of Irish Life receiving the completed claim forms.

Examples of Irish Life Claims Paid in 2016

- The largest individual Life Insurance claim of €1,500,000 was paid out to the family of a claimant in their 50s who died of lung cancer
- €151,000 was paid to the family of a claimant in their 30s who died of lymphatic cancer just 11 months after starting a life insurance policy
- An example of an early Specified Illness claim paid was to a claimant in their 50s who had a heart attack within the first year of their cover starting and received a payment of €100,000.
- €225,000 in a Terminal Illness claim was paid to a claimant in their 50s who was diagnosed with throat cancer two years after their cover began

*Irish Life is leading life insurer based on annual market share (June 2016)

**Research carried out by RED C Research & Marketing Ltd. 1,475 adults aged 25-65 were interviewed online between 22nd December – 8th January 2017.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

For further information, please contact

Ruth Doyle or Kristin Kenny at Wilson Hartnell

Tel: 01 6690030; Mobile: 087-944 8134 (Ruth) or 085-841 0814 (Kristin)

email: ruth.doyle@ogilvy.com / kristin.kenny@ogilvy.com

Notes to editors

About the claims data

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